



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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JUN 16 1999

Group 2700

Applicant: Patrick Savage, et al.

Serial No.: 09/181,658

Filing Date: October 29, 1998

For: METHOD AND SYSTEM OF COMBINED BILLING  
OF MULTIPLE ACCOUNTS ON A SINGLE  
STATEMENT

Examiner: Not Assigned

Art Unit: 2761

Honorable Assistant Commissioner of Patents  
Washington, DC 20231

FORM PTO-1449  
INFORMATION DISCLOSURE STATEMENT BY APPLICANT(S)

U.S. PATENT DOCUMENTS

Examiner Initial	Patent Number	Date	Name	Class/ Subclass	Filing Date	Enclosed
	3,852,571	12/3/74	Hall, et al.	235/61.7 B	8/16/72	Y
	4,485,300	11/27/84	Peirce	235/380	3/18/82	Y
	4,701,601	10/20/87	Francini, et al.	235/449	4/26/85	Y
	4,734,564	3/29/88	Boston, et al.	235/380	5/2/85	Y
	4,839,504	6/13/89	Nakano	235/379	7/17/87	Y
	4,893,248	1/9/90	Pitts, et al.	364/464.01	2/6/87	Y
	4,949,272	8/14/90	Vanourek, et al.	364/464.02	12/16/88	Y
	4,974,878	12/4/90	Josephson	283/67	10/26/88	Y
	4,989,141	1/29/91	Lyons, et al.	364/408	6/1/87	Y
	5,008,929	4/16/91	Olsen, et al.	379/112	1/18/90	Y

<u>Examiner Initial</u>	<u>Patent Number</u>	<u>Date</u>	<u>Name</u>	<u>Class/ Subclass</u>	<u>Filing Date</u>	<u>Enclosed</u>
<i>pu</i>	5,206,488	4/27/93	Teicher	235/380	6/7/89	Y
<i>pu</i>	5,220,501	6/15/93	Lawlor, et al.	364/408	12/8/89	Y
<i>pu</i>	5,223,699	6/29/93	Flynn, et al.	235/380	11/8/90	Y
<i>pu</i>	5,264,665	11/23/93	Delfer, III	177/25.15	6/24/92	Y
<i>pu</i>	5,283,829	2/1/94	Anderson	380/24	10/1/92	Y
<i>pu</i>	5,287,270	2/15/94	Hardy, et al.	364/408	12/2/92	Y
<i>pu</i>	5,325,290	6/28/94	Cauffman, et al.	364/401	10/25/91	Y
<i>pu</i>	5,326,959	7/5/94	Perazza	235/379	8/4/92	Y
<i>pu</i>	5,383,113	1/17/95	Kight, et al.	364/401	7/25/91	Y
<i>pu</i>	5,465,206	11/7/95	Hilt, et al.	364/406	11/1/93	Y
<i>pu</i>	5,477,038	12/19/95	Levine, et al.	235/380	10/25/93	Y
<i>pu</i>	5,477,040	12/19/95	Lalonde	235/380	5/23/94	Y
<i>pu</i>	5,483,445	1/9/96	Pickering	364/406	10/21/93	Y
<i>pu</i>	5,616,902	4/1/97	Cooley, et al.	235/380	9/12/94	Y
<i>pu</i>	5,655,089	8/5/97	Bucci	395/240	4/10/92	Y
<i>pu</i>	5,684,965	11/4/97	Pickering	395/234	4/7/95	Y
<i>pu</i>	5,699,528	12/16/97	Hogan	395/240	10/31/95	Y
<i>pu</i>	5,754,655	5/19/98	Hughes, et al.	380/24	7/10/97	Y
<i>pu</i>	5,832,460	11/3/98	Bednar, et al.	705/27	6/2/95	Y
<i>pu</i>	5,844,973	12/1/98	Venkatraman, et al.	379/127	6/29/95	Y

#### FOREIGN PATENT DOCUMENTS

<u>Examiner Initial</u>	<u>Document Number</u>	<u>Date</u>	<u>Country</u>	<u>Class/ Subclass</u>	<u>Translation</u> <u>Yes</u> <u>No</u>	<u>Enclosed</u>
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**OTHER DOCUMENTS**  
(Including Author, Title, Date, Pertinent Pages, Etc.)

<u>Examiner Initial</u>	<u>Document</u>	<u>Enclosed</u>
<u>fu</u>	Article, dated July/August, 1979, entitled "Managing Utility Billing."	Y
<u>fu</u>	Article from The American Banker, dated November 6, 1985, entitled "Bill Payment From InstaBank."	Y
<u>fu</u>	Article from The American Banker, dated August 6, 1986, entitled "Electronic Banking Net Hits High in Transactions."	Y
<u>fu</u>	Article from the Arkansas Democrat-Gazette, dated August 31, 1986, Byline: "CITY About 200,000 brochures promoting "checkless" utility bill payment . . ."	Y
<u>fu</u>	Article from The American Banker, dated October 6, 1986, entitled "Electronic Bill-Paying Set by GM."	Y
<u>fu</u>	Article from Business Week, dated November 2, 1987, entitled "Treasures Go High-Tech."	Y
<u>fu</u>	Article from the Springfield Business Journal, dated July 25, 1988, entitled "Moving One Step Closer to a 'Paperless Society.'"	Y
<u>fu</u>	Article from The Courier-Journal, dated October 26, 1988, entitled "City, County Property-Tax Bills To Be Sent."	Y
<u>fu</u>	"Time and Billing Software: Seven Packages . . .," Wolff, B., November 22, 1988.	Y
<u>fu</u>	Article from The American Banker, dated May 9, 1989, entitled "Citicorp Offers Electronic Way For Consumers to Pay Utilities."	Y
<u>fu</u>	Article from the PR Newswire, dated June 5, 1989, entitled "Western Union to Acquire National Payments Network, Add Electronic Bill-Paying to Consumer Services."	Y

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Article from The American Banker, dated August 15, 1989, entitled "ZipCheck Service Predates ZapCheck, PNC Bank Says."

Y

fu

Article from The Long Distance Letter, dated December, 1989, entitled "'Yes, Virginia, There Will be a Postal Service in the 21st Century.'"

Y

fu

Article from the Chicago Tribune, dated December 25, 1989, entitled "Family Losing Home Over Billing Mixup."

Y

fu

Article from the Communications News, dated January, 1990, entitled "Gateway Service Creates Grassroots Marketplace; Nynex Corp. Provides Info-Look Gateway Service."

Y

fu

Article from the Data Channels, dated January 24, 1990, entitled "Even Technology Won't Stop the Postal Service in 21st Century."

Y

fu

Article from the Advertising Age, dated July 2, 1990, entitled "Card Issuers Poised to Fight AT&T."

Y

fu

Article from the Southwest Newswire, dated July 31, 1990, entitled "MCI Business Customers to Get One Monthly Bill Instead of Two."

Y

fu

Article from the Network World, dated September 24, 1990, entitled "Users, Telcos Ready EDI Spec for Phone Bills."

Y

fu

Article from the Consumer Reports, dated October, 1990, entitled "Paying Too Much Escrow?"

Y

fu

Article from the Advertising Age, dated January 29, 1991, entitled "Directory of 'Who's Who' in Environmental Marketing."

Y

fu

Article from the Network World, dated February 18, 1991, Body: "Southern New England Telephone Co. (SNET) recently announced software . . ."

Y

1h

Article from the Cellular Business, dated November, 1991,  
entitled "Catching Up With Billing Needs; Real-Time  
Telephone Account Billing Services."

Y

EXAMINER

[Signature]

DATE CONSIDERED

8/31/2000

EXAMINER: Initial if citation considered, whether or not citation is in conformance  
with MPEP 609; draw line through citation if not in conformance and not considered.  
Include copy of this form with next communication to Applicant.

C0464-182442  
WINLIB01:752877.01

Form PTO-1449  
(Rev. 2-32)

U.S. Department of Commerce  
Patent & Trademark Office

**Atty. Docket No.**

Serial No.

**CTI0113**

**09/181,658**

## INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)

**Applicant**

Patrick SAVAGE, et al.

Filing Date

**October 29, 1998**

Group

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## U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

[illegible]

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

McGee, W.L. and Garrick, L.E., Changes, Challenges & Opportunities in THE NEW ELECTRONIC MEDIA, 1982; Ch. 4, Sec. 3.2.2, pp. 5-7.

**EXAMINER**

DATE CONSIDERED

9/6/20

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.